



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Michael D. Brown et al.

Application No.: 10/043,989

Filed: January 9, 2002

For: **METHOD AND APPARATUS FOR
ESTABLISHING AND
ADMINISTERING A WEALTH
TRANSFER PLAN**

Examiner: Unknown

Art Group: 2164

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INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
Washington, DC 20231-9998

Dear Sir:

In accordance with Applicants' duty of disclosure under 37 C.F.R. § 1.56, and in accordance with 37 C.F.R. §§ 1.97-1.98, Applicants submit the enclosed Form PTO/SB/08A (Modified), along with copies of the documents listed therein.

It is hereby stated that this Information Disclosure Statement is being filed before the mailing of an Office Action. Applicants do not believe that a fee is required. However, if any fee is required, please charge Deposit Account No. 09-0946. An extra copy of the Fee Transmittal is enclosed for Deposit Account charging purposes.

Respectfully submitted,
IRELL & MANELLA LLP

Dated: November 18, 2002

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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231 on November 18, 2002.

Darla Cleveland

11-18-02
Date



Form PTO/SB/08A (Modified)

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 2

Complete if known

Application Number	10/043,989
Filing Date	January 9, 2002
First Named Inventor	Michael D. Brown et al.
Group Art Unit	2164
Examiner Name	Unknown
Attorney Docket Number	157450-0006

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code			
	1.	6,304,859		Ryan et al.	10-16-2001	
	2.	6,161,096		Bell	12-12-2000	
	3.	6,064,969		Haskins	05-16-2000	
	4.	6,018,714		Risen, Jr. et al.	01-25-2000	
	5.	5,999,917		Facciani et al.	12-07-1999	
	6.	5,966,693		Burgess	10-12-1999	
	7.	5,933,815		Golden	08-03-1999	
	8.	5,907,828		Meyer et al.	05-25-1999	
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	12.	5,752,236		Sexton et al.	05-12-1998	
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	14.	5,479,344		Keziah, Jr.	12-26-1995	
	15.	5,429,506		Brophy et al.	07-04-1995	
	16.	5,233,514		Ayyoubi et al.	08-03-1993	
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	20.	4,648,037		Valentino	03-03-1987	
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RECEIVED**OTHER DISCLOSURES – NON PATENT LITERATURE DOCUMENTS**

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
	22.	Douglas R. ANDREW, "The Ultimate Arbitrage," Stratos, February 2002.
	23.	Deborah L. JACOBS, "Divide and Conquer," Bloomberg Wealth Manager, July/August 2000 (http://wealth.bloomberg.com/wealth/wealth1/articles/plan1_00089.html).
	24.	Internal Revenue Service, "Split-Dollar Life Insurance Arrangements," I.R.S. Notice 2002-8, 2002-4 I.R.B. 398 (January 28, 2002).

Examiner: _____ Date Considered: _____

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Form PTO/SB/08A (Modified)

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if known	
				Application Number	10/043,989
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				Group Art Unit	2164
				Examiner Name	Unknown
Sheet	2	of	2	Attorney Docket Number	157450-0006

OTHER DISCLOSURES – NON PATENT LITERATURE DOCUMENTS		
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	25.	Internal Revenue Service, Private Letter Ruling 96-36-033 (March 12, 1996).
	26.	Internal Revenue Service, Private Letter Ruling 97-45-019 (August 8, 1997).

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